

PAPERLESS COUPON REDEMPTION METHOD AND APPARATUS

ABSTRACT OF THE DISCLOSURE

A system for reducing cost or burdens associated with conventional couponing is provided. In one aspect, a user registers, e.g., at a web site, the user's identification number or other number, and the user's bank account or other account. The user preferably identifies one or more coupons which are desired. After the user visits a retail location and makes purchases, a program in communication with the retail location point-of-sale computer verifies compliance with coupon criteria and authorizes or requests an appropriate monetary credit or deposit in the user's bank (or other) account.

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